norms prescribed for urban cooperative banks. However, with a view to protect the interests of the depositors, RBI has already taken certain measures such as imposition of directives under Section 35A of the Banking Regulation Act, 1949 (As Applicable to Cooperative Societies), supersession of Board of Directors of MMCB, filing complaint against the Chairman and Managing Director of the bank, etc. The system of off-site surveillance in respect of scheduled urban cooperative banks in the country has been introduced since 30 March, 2001. The prudential norm relating to Capital Adequacy (Capital to Risk Assets Ratio—CRAR) is also being made applicable to Urban Cooperative Banks.

**Small savings scheme of banks**

4194. DR. A. K. PATEL: Will the Minister of FINANCE be pleased to state:

(a) the names of banks operating small savings scheme, State-wise;

(b) whether it is a fact that some of these banks have closed this scheme;

(c) if so, the names of such banks and the reasons therefor;

(d) whether such banks have paid back the deposit alongwith the interest to their account holders;

(e) whether these banks have also paid bonus and gratuity to the concerned bank agents; and

(f) if not, by when the above action would be completed by these banks?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL): (a) Indian Banks' Association (IBA) have reported that as per information

available with them, the following Public Sectors Banks & Private Sector Banks operate Small Savings (Tiny Deposit/Mini Deposit) Schemes. All these banks have branches spread across the country:

| *PUBLIC SECTORS BANKS* | *PRIVATE SECTOR BANKS* |
|---|---|
| Andhra Bank | The Catholic Syrian Bank Ltd. |
| Bank of Maharashtra | The Dhanalakshmi Bank Ltd. |
| Canara Bank | The Federal Bank Ltd. |
| Central Bank of India | The Karnataka Bank Ltd. |
| Corporation Bank | The Karur Vysya Bank Ltd. |
| Dena Bank | The Lakshmi Vilas Bank Ltd. |
| Indian Bank | Lord Krishna Bank Ltd. |
| Indian Overseas Bank | The Nedungadi Bank Ltd. |
| Punjab National Bank | The Sangli Bank Ltd. |
| Syndicate Bank | The South Indian Bank Ltd. |
| UCO Bank | The Tamilnad Mercantile Bank |
| Union Bank of India | The Vysya Bank Ltd. |
| United Bank of India | |
| Vijaya Bank | |
| State Bank of India | |
| State Bank of Bikaner & Jaipur | |
| State Bank of Hyderabad | |
| State Bank of Indore | |
| State Bank of Mysore | |
| State Bank of Patiala | |
| State Bank of Travancore | |

(b) and (c) Banks' Management has the freedom to launch or close deposit mobilization schemes. The information as to which banks are operating and which banks have closed such schemes are not collected by the Reserve Bank of India (RBI) or the Government. However, IBA has reported that many banks are increasingly finding the operation of the scheme unviable.

(d) Data reporting system of the RBI does not generate the information asked for.

(e) and (f) As per the Judgement dated February 13, 2001 of the Supreme Court of India, deposit collectors and commission agents are

entitled for payment of gratuity but not bonus. Concerned banks, in consultation with I.B.A., have initiated further action on the Judgement of the Supreme Court.

**Non-plan revenue expenditure**

4195. SHRI R.S. GAVAI: Will the Minister of FINANCE be pleased to state:

(a) whether the non-plan revenue expenditure has increased at a faster pace than revenue receipts:

(b) if so, the details thereof during the last three years;

(c) whether revenue on capital side is being used to finance non-plan revenue expenditure; and

(d) in what manner Government propose to improve the financial position by reducing revenue deficit?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL): (a) and (b) The details of 'non-plan revenue expenditure' over past 8 years, revised estimates in 2000-2001 and budget estimates for the year 2001-2002 are contained in Annexures 3 and 3.2 of Expenditure Budget Volume 1. Similarly, the details of Revenues Receipts over the past 8 years, revised estimates 2000-2001 and budget estimates 2001-2002 are available in Annexures 5 and 7 of the Receipt Budget. Both these documents have been presented alongwith the Budget for the year 2001-2002;

(c) Government finances the gap between its expenditure and revenue and non-debt receipts by borrowings; and

(d) Various initiatives to effect economy in non-plan revenue expenditure have been mentioned in Finance Minister's budget speech (para 79, 80 & 81) while presenting the Union Budget for the year 2001-02.